

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA

Plaintiff

vs.

Christopher Davis

Defendant

CIVIL NO.

COMPLAINT

The United States of America, on behalf of its Agency, the Department of the Treasury, by its specially appointed counsel KML Law Group, P.C., represents as follows:

1. This Court has jurisdiction pursuant to 28 U.S.C. 1345.
2. The last-known address of the Defendant, Christopher Davis, is 129 New Hope Street, Tuckerton, NJ 08087.
3. Defendant owes Plaintiff the principal sum of \$10,872.07, plus interest of \$2,049.31, plus administration fees of \$4,662.35 for a total of \$17,583.73. A true and correct copy of the Certificate of Indebtedness is attached as Exhibit "A" ("Certificate of Indebtedness").
4. Demand has been made upon Defendant by Plaintiff for the sum due but the amount due remains unpaid.

WHEREFORE, the plaintiff demands judgment against Defendant as follows;

- (A) In the amount of \$17,583.73 with interest from March 19, 2019.

(B) Plus filing fee allowed pursuant to 28 U.S.C., Section 1914 in the sum of \$150.00.

(C) Interest to accrue at the rate of 4.00% to the date of judgment.

(D) Interest from the date of judgment at the legal rate of interest in effect on the date of judgment until paid in full.

(E) Costs of suit.

Notice is hereby given to Defendant that Plaintiff intends to seek satisfaction of any judgment rendered in its favor in this action from any debt accruing.

United States of America by and through
Its specially assigned counsel
KML Law Group, P.C.

/s/Rebecca A. Solarz, Esq.
Rebecca A. Solarz, Esquire
701 Market Street
Philadelphia, PA 19106
Phone: 215-627-1322
rsolarz@kmlawgroup.com

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA

Plaintiff

CIVIL NO.

vs.

Christopher Davis

Defendant

EXHIBITS

“A” CERTIFICATE OF INDEBTEDNESS

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS The United States of America		DEFENDANTS Christopher Davis 129 New Hope Street Tuckerton, NJ 08087					
(b) County of Residence of First Listed Plaintiff <i>(EXCEPT IN U.S. PLAINTIFF CASES)</i>		County of Residence of First Listed Defendant <u>Ocean</u> <i>(IN U.S. PLAINTIFF CASES ONLY)</i>					
		NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.					
(c) Attorneys (Firm Name, Address, and Telephone Number) KML Law Group, P.C. – Rebecca A. Solarz, Esquire 701 Market Street, Philadelphia, PA 19106 215-627-1322; rsolarz@kmlawgroup.com		Attorneys (<i>If Known</i>)					
II. BASIS OF JURISDICTION <i>(Place an "X" in One Box Only)</i>		III. CITIZENSHIP OF PRINCIPAL PARTIES <i>(Place an "X" in One Box for Plaintiff and One Box for Defendant)</i>					
X 1 U.S. Government Plaintiff	3 Federal Question (U.S. Government Not a Party)	Citizen of This State <input checked="" type="checkbox"/> PTF 1 <input checked="" type="checkbox"/> DEF X 1	Incorporated or Principal Place of Business In This State <input type="checkbox"/> PTF 4 <input checked="" type="checkbox"/> DEF 4				
2 U.S. Government Defendant	4 Diversity (Indicate Citizenship of Parties in Item III)	Citizen of Another State <input type="checkbox"/> PTF 2 <input checked="" type="checkbox"/> DEF 2	Incorporated and Principal Place of Business In Another State <input type="checkbox"/> PTF 5 <input checked="" type="checkbox"/> DEF 5				
		Citizen or Subject of a Foreign Country <input type="checkbox"/> PTF 3 <input checked="" type="checkbox"/> DEF 3	Foreign Nation <input type="checkbox"/> PTF 6 <input checked="" type="checkbox"/> DEF 6				
IV. NATURE OF SUIT <i>(Place an "X" in One Box Only)</i>							
CONTRACT		TORTS		FORFEITURE/PENALTY			
110 Insurance 120 Marine 130 Miller Act 140 Negotiable Instrument		PERSONAL INJURY 310 Airplane 315 Airplane Product Liability 320 Assault, Libel & Slander 330 Federal Employers' Liability 340 Marine 345 Marine Product Liability 350 Motor Vehicle 355 Motor Vehicle Product Liability 360 Other Personal Injury 362 Personal Injury - Medical Malpractice		PERSONAL INJURY 365 Personal Injury - Product Liability 367 Health Care/ Pharmaceutical Personal Injury Product Liability 368 Asbestos Personal Injury Product Liability	625 Drug Related Seizure of Property <input type="checkbox"/> PTF 21 USC 881 690 Other <input type="checkbox"/>	422 Appeal <input type="checkbox"/> 28 USC 158 423 Withdrawal <input type="checkbox"/> 28 USC 157	375 False Claims Act 400 State Reapportionment 410 Antitrust 430 Banks and Banking 450 Commerce 460 Deportation 470 Racketeer Influenced and Corrupt Organizations 480 Consumer Credit 490 Cable/Sat TV 850 Securities/Commodities/ Exchange 890 Other Statutory Actions 891 Agricultural Acts 893 Environmental Matters 895 Freedom of Information Act 896 Arbitration
X 150 Recovery of Overpayment & Enforcement of Judgment 151 Medicare Act 152 Recovery of Defaulted Student Loans (Excludes Veterans) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise		PERSONAL PROPERTY 370 Other Fraud 371 Truth in Lending 380 Other Personal Property Damage 385 Property Damage Product Liability		PROPERTY RIGHTS 820 Copyrights 830 Patent 840 Trademark	710 Fair Labor Standards Act 720 Labor/Management Relations 740 Railway Labor Act 751 Family and Medical Leave Act 790 Other Labor Litigation 791 Employee Retirement Income Security Act	861 HIA (1395ff) 862 Black Lung (923) 863 DIWC/DIWW (405(g)) 864 SSID Title XVI 865 RSI (405(g))	400 State Reapportionment 410 Antitrust 430 Banks and Banking 450 Commerce 460 Deportation 470 Racketeer Influenced and Corrupt Organizations 480 Consumer Credit 490 Cable/Sat TV 850 Securities/Commodities/ Exchange 890 Other Statutory Actions 891 Agricultural Acts 893 Environmental Matters 895 Freedom of Information Act 896 Arbitration
REAL PROPERTY		CIVIL RIGHTS		SOCIAL SECURITY	861 HIA (1395ff) 862 Black Lung (923) 863 DIWC/DIWW (405(g)) 864 SSID Title XVI 865 RSI (405(g))	899 Administrative Procedure Act/Review or Appeal of Agency Decision	
210 Land Condemnation 220 Foreclosure 230 Rent Lease & Ejectment 240 Torts to Land 245 Tort Product Liability 290 All Other Real Property		440 Other Civil Rights 441 Voting 442 Employment 443 Housing/ Accommodations 445 Amer. w/ Disabilities Employment 446 Amer. w/ Disabilities Other 448 Education		FEDERAL TAX SUITS 870 Taxes (U.S. Plaintiff or Defendant) 871 IRS—Third Party <input type="checkbox"/> 26 USC 7609	899 Administrative Procedure Act/Review or Appeal of Agency Decision		
V. ORIGIN <i>(Place an "X" in One Box Only)</i>					950 Constitutionality of State Statutes		
1 Original Proceeding	2 Removed from State Court	3 Remanded from Appellate Court	4 Reinstated or Reopened	5 Transferred from Another District <i>(specify)</i>	6 Multidistrict Litigation		
VI. CAUSE OF ACTION		Cite the U.S. Civil Statute under which you are filing <i>(Do not cite jurisdictional statutes unless diversity)</i> : 28 U.S.C. 1345					
		Brief description of cause: Enforced Collections					
VII. REQUESTED IN COMPLAINT:		CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.		DEMAND \$	CHECK YES only if demanded in complaint: JURY DEMAND: Yes <input checked="" type="checkbox"/> No		
VIII. RELATED CASE(S) IF ANY		(See instructions): JUDGE _____ DOCKET NUMBER _____					
DATE 12/17/2019		SIGNATURE OF ATTORNEY OF RECORD <i>/s/Rebecca A. Solarz, Esq.</i>					
FOR OFFICE USE ONLY							



U.S. DEPARTMENT OF THE TREASURY
BUREAU OF THE FISCAL SERVICE
WASHINGTON, DC 20227

ACTING ON BEHALF OF
U.S. SMALL BUSINESS ADMINISTRATION
CERTIFICATE OF INDEBTEDNESS

Christopher Davis
129 New Hope Street
Tuckerton, NJ 08087
SSN: [REDACTED]

RE: [REDACTED]

I hereby certify, as part of my duties with the U.S. Department of the Treasury (Treasury), including referring matters to the U.S. Department of Justice (DOJ) for litigation, I am a custodian of records of certain files sent by the U.S. Small Business Administration (SBA) to Treasury for collection actions. As a custodian of records for Treasury, I have care and custody of records relating to the debt owed by Christopher Davis (DEBTOR) to SBA.

On April 8, 2013, the DEBTOR executed a promissory note and unconditional guarantee loan agreement for \$13,400.00, with interest accruing at a rate of 4.00%, except as otherwise provided within the Promissory Note with U.S. Small Business Administration (LENDER). Pursuant to Section 7(a) of the Small Business Act as amended, the SBA guarantees 100% of this loan.

On June 27, 2013, the LENDER disbursed a total of \$13,400.00 of which the DEBTOR made payments totaling \$3,044.00. The payments were applied, \$2,639.87 to the principal and \$404.13 to the interest. The DEBTOR became delinquent on the obligation on April 8, 2014 with a balance due of \$10,872.07, due to the delinquency the SBA had to pay the guaranteed 100% and accelerated the balance of the Note.

SBA referred the claim to Treasury's Bureau of the Fiscal Service, Debt Management Services (DMS) to collect the delinquent debt on August 10, 2015. Further, I certify that I am familiar with Treasury's record keeping practices, including the receipt of files from SBA.

On March 18, 2019, DMS referred the claim to DOJ for litigation and collection in the amount due of \$10,872.07 with daily interest of \$1.19. As of March 19, 2019, the DEBTOR is indebted to the United States in the amount stated as follows:

Principal:	\$ 10,872.07
Interest (@4.00%):	\$ 2,049.31
Admin Fees:	\$ 4,662.35
Total:	\$ 17,583.73

The information contained in this Certificate of Indebtedness is based on documents created by an employee or contractor of SBA based on his/her knowledge at or near the time the events were recorded, or by an employee or contractor of Treasury based on his/her knowledge at or near the time the events were recorded. Treasury's regular business practice is to receive, store and rely on the documents provided by SBA, when debts are referred to Treasury for collection activities, including litigation.



U.S. DEPARTMENT OF THE TREASURY
BUREAU OF THE FISCAL SERVICE
WASHINGTON, DC 20227

ACTING ON BEHALF OF
U.S. SMALL BUSINESS ADMINISTRATION
CERTIFICATE OF INDEBTEDNESS

The balance stated in the case listed above is current as of March 19, 2019, including any applicable interest, penalties, administrative fees, and DMS & DOJ fees (pursuant to 31 U.S.C. 3717(e) and 3711(g)(6), (7); 31 C.F.R. 285.12(j) and 31 C.F.R. 901.1(f); and 28 U.S.C. 527, note).

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct to the best of my knowledge and belief based upon information provided by SBA and information contained in Treasury's records.


Regina Crisafulli
Financial Program Specialist
U.S. Department of the Treasury
Bureau of the Fiscal Service